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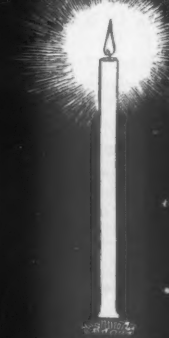

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,, No. 3	3,000	5,673	558	15	7	3,558	15	7
,, No. 4	5,000	13,827	7,125	0	0	12,125	0	0
,, No. 5	5,000	12,810	3,589	0	10	8,589	0	10
,, No. 6	5,000	13,951	8,489	3	4	13,489	3	4
,, No. 7	3,000	7,434	794	4	11	3,794	4	11
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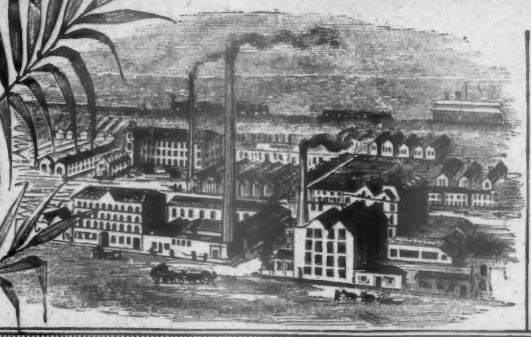

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2/6 per Yard; Black & Colours.

We do not attempt to offer a so-called cheap Article, but rather one which we can confidently recommend, both as to beauty of appearance and durability, whilst we do not consider it necessary to offer anything at a higher price, because, for all practical purposes, the quality we have selected leaves nothing to be desired.

Patterns in all the Newest Colourings sent, on approbation, Post Free.

THE

DARLINGTON FLANNELS,

COMPRISING—

DOMESTIC and SANITARY FLANNELS, in a great variety of Qualities, 1/- upwards.

ANTI-RHEUMATIC RED FLANNELS, 1/11d. upwards.

SUPERIOR WHITE AND COLOURED FLANNELS, For Ladies' and Gentlemen's Dressing Gowns.

FLANNELS for BOATING, CRICKET, and TENNIS SUITS, Warranted Thoroughly Shrunk.

*** *Before purchasing elsewhere, Ladies should send to*

HENRY PEASE & CO.'S SUCCESSORS,

Spinners & Manufacturers, THE MILLS, DARLINGTON.

FOR PATTERNS, WHICH WILL BE SENT BY RETURN, POST FREE.

MOURNING GOODS IN GREAT VARIETY. Orders executed SAME DAY as received.

PATTERNS.

on approval.

The "Samaritan Serge," a very durable Fabric, specially adapted for Charitable purposes. Width 25 inches. Price 8½d. per Yard.

The DARLINGTON SERGES FOR MEN'S WEAR

For DURABILITY, Buy ONLY Woaded Colours, as nothing else will stand.

Low-priced SERGES are frequently the Dearest. Nothing so durable as Pure Wool, well spun.

Warranted Woaded Fast Colours, in Black and Blue, 2/6 to 9/- per Yard.

THE

DARLINGTON CLERICAL SERGE,

In Oxford Mixtures, unsurpassed for durability and economy,

8/6 per Yard—58 inches wide.

THE

DARLINGTON CELEBRATED LIONEL SERGE,

For Boys' Wear, will never tear and never stain; warranted Woaded.

This may be tested by boiling.

5/6 per Yard—56 inches wide.

WRITE FOR PATTERNS—POST FREE.

THE LATEST NOVELTY—THE DARLINGTON ROYAL VICTORIA

"AMAZON" CLOTH,

SPECIALLY DYED AND FINISHED FOR AUTUMN AND WINTER COSTUMES.

SPECIAL WINTER GOODS.

DARLINGTON FLANNELS, BLANKETS, TOILET, and BED QUILTS, in great variety.
Ladies and Gentlemen's WATERPROOFS. Winter HOSIERY and UNDERCLOTHING.
Illustrated Catalogue of 60 pages, Post Free.

NOTE THE ADDRESS—

HENRY PEASE & CO.'S SUCCESSORS,

SPINNERS AND MANUFACTURERS,

The Mills, DARLINGTON.

ESTABLISHED 1752.

THE

Scottish Widows' Fund

(*MUTUAL*)

LIFE ASSURANCE SOCIETY.

FUNDS

Nine and a Half Millions Sterling.

REVENUE

One Million One Hundred and Seventy Thousand Pounds Sterling.

Perfect Security.

Whole Profits belong to Members.

Reports containing the results of the recent Investigation, Forms of Proposal for Assurance, and all necessary information, may be obtained at any of the undermentioned

OFFICES OF THE SOCIETY.

LONDON, 28 CORNHILL, E.C.—*West End Agency*, 49 PALL MALL, S.W.

DUBLIN	41 WESTMORELAND ST.	BIRMINGHAM	12 BENNETT'S HILL.
GLASGOW	114 WEST GEORGE ST.	LEEDS	21 PARK ROW.
MANCHESTER	21 ALBERT SQUARE.	BRISTOL	55 CORN STREET.
LIVERPOOL	48 CASTLE STREET.	BELFAST	2 HIGH STREET.
NEWCASTLE-ON-TYNE	12 GREY STREET.		

HEAD OFFICE: 9 ST. ANDREW SQUARE, EDINBURGH.

Printed by R. & R. CLARK, *Edinburgh.*

A recent VALUATION of the ASSETS and LIABILITIES of THE SCOTTISH WIDOWS' FUND SOCIETY showed a SURPLUS of ONE MILLION SEVEN HUNDRED THOUSAND POUNDS STERLING to have accrued during the Seven years to 31st December last. A Bonus has been declared of **£1 : 14s.** per cent per annum on Sums Assured and previous Bonus Additions—equal, according to the duration of the Policy, to from £1 : 14s. to **£4 : 6 : 7** per cent per annum on the Original Sum Assured alone.

In the course of the Seven years sums amounting to £572,357 were paid under 265 Assurances, each one of which had been **doubled, or more than doubled,** by Bonus, the average addition being 120 per cent. The earliest of these Assurances was taken in 1824. A Policy for **£2500** taken in that year and now current amounts with Bonus to **£7121,** and should it become a Claim in the present Septennium a further addition of **£103** will be made to it for every additional Premium paid.

G

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Directors.

Sir GEORGE RUSSELL, Bart., M.P., *Chairman.*
CHARLES BISCHOFF. Esq., *Deputy-Chairman.*

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Colonel The Hon. W. P. M. C. TALBOT.

Actuary and Secretary.

GEORGE HUMPHREYS, Esq., M.A., F.I.A.

Report for the Year ending 31st December, 1887:—

NET NEW BUSINESS	£381,000
PREMIUMS THEREON	£12,100
CLAIMS	£365,000

Interest yielded over £4. 10s. per cent.

INTERIM BONUSES are given on Policies of five years old and upwards which become Claims between any two Valuations, the amount distributed in this way during the past 5 years being £13,500.

Eagle Insurance Company,

Report for the Quinquennium ending 31st December, 1887:—

ASSURANCE FUND	£2,703,807
NET LIABILITY UNDER ASSURANCES ...	£2,535,642
SURPLUS	£168,165

SPECIMEN OF BONUSES ON POLICIES

Effected at Age 30 *for* £1,000, *on which* 5 *Annual Premiums, amounting to* £126. 13s. 4d., *have been paid.*

Year of Valuation.	Cash Bonus.	Percentage.	Reversionary Bonus.	Percentage.
	£ s. d.		£ s. d.	
1877	24 0 0	19 per cent.	71 10 0	56 per cent.
1882	28 10 0	22 ,,	83 10 0	66 ,,
1887	30 0 0	24 ,,	88 10 0	70 ,,

The Assurance Fund (excluding £19,645 reserved for Annuities) on the 31st December, 1887, invested upon first-class securities, and yielding upwards of 4½ per cent. interest, is now upwards of 36½ per cent. of the total liabilities of the Company, and 14½ times the amount of the Annual Premiums payable.

The corresponding ratios in

1877 *were* 32 *per cent. and* 11 *times the Annual Premiums,* and in
1882 *were* 36 *per cent. and* 13 *times the Annual Premiums.*

During the past 39 years the Company has paid in Claims £8,695,000
And divided Bonuses amongst the Assured, exclusive of those taken in Reduction of Premium, amounting to £1,151,000

PREMIUMS PAYABLE FOR AN INSURANCE OF £100.

With Participation in Profits.

Age next Birthday.	For the Whole of Life.	Payable at Death or on attaining			Limited Number of Payments.		
		Age 60	Age 55.	Age 50.	20 Annual Payments.	15 Annual Payments.	10 Annual Payments.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	2 1 7	2 10 9	2 16 4	3 4 7	3 6 1	4 1 10	5 11 4
25	2 5 7	2 18 0	3 5 10	3 17 10	3 9 3	4 5 6	5 17 4
30	2 10 8	3 7 9	3 19 4	4 18 1	3 14 4	4 10 8	6 4 3
35	2 17 1	4 1 7	4 19 10	6 12 [illegible]	3 19 8	4 16 9	6 12 2

79, PALL MALL, LONDON, S.W.

PRINTERS: C. & E. LAYTON, LONDON.

IMPERIAL

SUBSCRIBED
£750,000.
CAPITAL

PERFECT SECURITY.

LIBERAL CONDITIONS.

ACCUMULATED
£1,300,000.
FUNDS

LIFE OFFICE

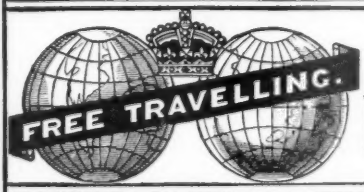
ESTBD 1820.

BONUSES
£1,173,000.
DECLARED

LOW RATES.

IMMEDIATE SETTLEMENTS.

CLAIMS
£4,000,000.
PAID



HEAD OFFICE.
1, Old Broad St., E.C.

Write for the NEW PROSPECTUS, containing
full description of the Latest Improvements and Newest Features in Life Assurance.

IMPERIAL LIFE INSURANCE COMPANY.

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MANAGER & ACTUARY—JAMES CHISHOLM, Esq. SECRETARY—JAMES BUMPUS, Esq.

The following Extract from the **NEW PROSPECTUS** *shows the benefit that may be secured by effecting a*

POLICY PAYABLE TO THE ASSURED HIMSELF

in his own Lifetime, at the end of any fixed term of years, or to his Heirs if he die within the term, with the alternatives, at the end of the term, of—

(1) **Paid-up Assurance for Whole of Life.** (2) **Pension for Old Age.**

THE Premiums for this type of Assurance are extremely moderate, while, the Bonuses being reserved exclusively for those who survive the term, the Contingent Benefits are very large, and a fixed and certain Assurance of definite amount is secured from the beginning.

The following Table shows the results that will have accrued at age **60** on the assumption that Bonuses accumulate each Quinquennium at the rate of £1 per cent. per annum, and that the close of the Term of Years coincides with the close of a Quinquennium.

Fixed Assurance during the Term—£1000.

Age at Entry.	Term of Years.	Annual Premium.	Cash Payment at Age 60 including Bonuses.	Alternative* Paid-up Assurance.	Alternative Pension.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	40	22 19 2	1477 9 0	2321 0 0	134 16 0
25	35	25 14 2	1407 2 0	2211 0 0	128 8 0
30	30	30 12 6	1340 2 0	2105 0 0	122 6 0
35	25	37 17 6	1276 6 0	2005 0 0	116 9 0
40	20	48 16 8	1215 10 0	1910 0 0	110 18 0
45	15	67 0 0	1157 12 0	1819 0 0	105 12 0

* NOTE.—The good health of the Life Assured at the Endowment Age must be proved to the satisfaction of the Directors.

PRINTERS: C. & E. LAYTON, LONDON.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

FIRE · LIFE
ENDOWMENTS
ANNUITIES

ESTABLISHED 1809

LIFE ASSURANCE BRANCH.

The continuous success of the business has been manifested by *increased strength of Reserve, accompanied by increased Bonuses.*

Bonus on Compound System, and continued to year of death.

Age reckoned by half-years. World-wide policies.

Immediate payment of claims. Surrender value guaranteed.

Indubitable Security. Moderate Rates.

ANNUITY BRANCH.

Immediate Annuities, on one life, or on two or more lives, during joint life and life of survivor.

Deferred Annuities, or **Pensions,** to commence after any period chosen.

Survivorship Annuities, to one life after death of another.

The amount received last year by this Company as the price of Annuities greatly exceeded that paid to any other British Office.

Prospectus of either Branch sent on application.

THE LIFE & ANNUITY FUNDS, OVER 4½ MILLIONS STERLING, exceed those of any other British Fire and Life Office, and are not liable for the obligations of the Fire Department.

CHIEF OFFICES:—

LONDON—61, Threadneedle Street, E.C. EDINBURGH—64, Princes Street.

London West-End Branch: 8, Waterloo Place, Pall Mall, S.W.

ESTABLISHED 1809.

NORTH BRITISH & MERCANTILE

INSURANCE COMPANY.

PRESIDENT—HIS GRACE THE DUKE OF ROXBURGHE.
VICE-PRESIDENT—HIS GRACE THE DUKE OF SUTHERLAND, K.G.
CHAIRMAN OF GENERAL COURT—DAVID DAVIDSON, ESQ.

LIFE DEPARTMENT.

EVERY DESCRIPTION OF

Life Assurance, Endowment, and Annuity Business.

Life Assurance, PAYABLE AT DEATH.

by premiums *uniform throughout life.*

by premiums *very low during the first* 5 *years.*

by premiums *ceasing after a fixed number of payments, each securing a proportionate paid-up insurance.*

At last Division, Policies effected at age 25 *under the ordinary Table, with profits, (no previous Bonus being surrendered) received additions equal to* **80, 90, 102,** *and* **117** *per cent. of five years' premiums, according as the insurances were* 20, 30, 40 *or* 50 *years old.*

Endowment Assurance—A GOOD INVESTMENT—

payable to the Assured himself at the end of a specified period, or to his heirs, at his death, if that occur sooner.

Very favourable results have attended policies in this class "with Bonus," for at every settlement of claim, whether arising by death or by survival, the sum paid by the Company has much exceeded the premiums received by it.

Participating Policy-holders receive **90** per cent. of the divisible Life Assurance Surplus.

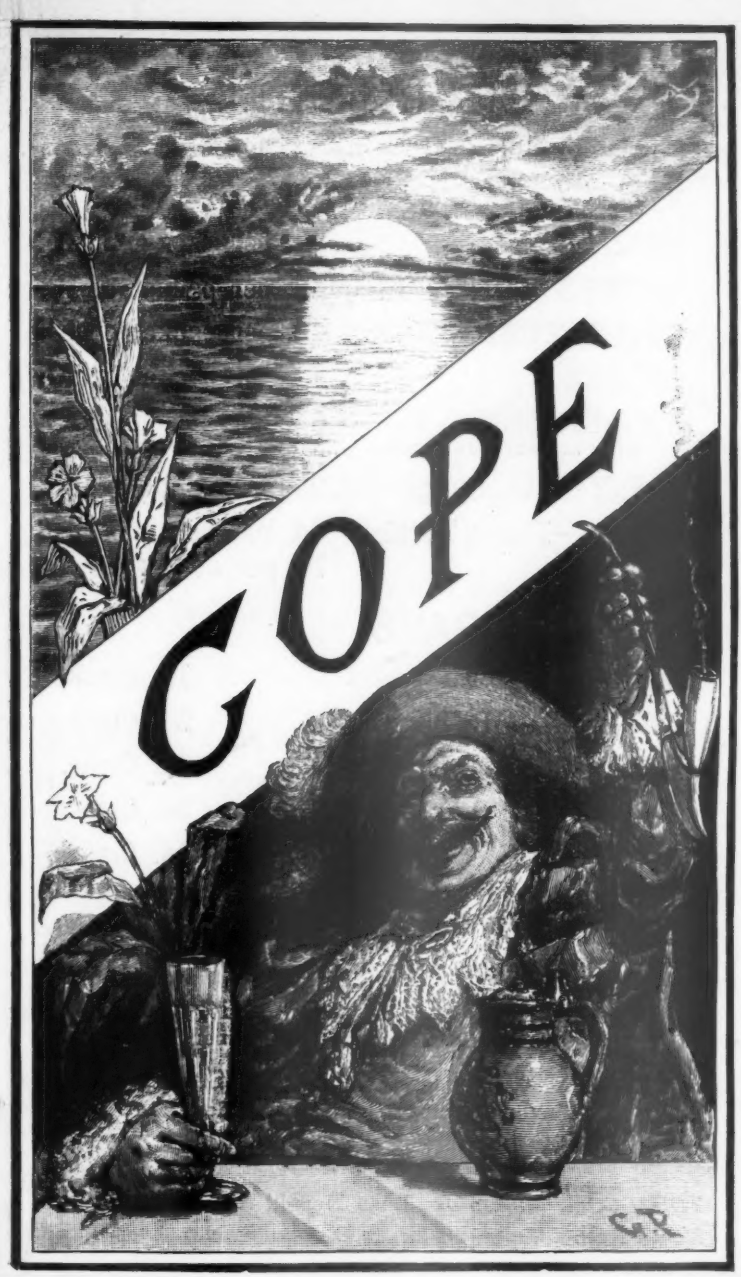
FIRE DEPARTMENT.

ANNUAL INCOME, 1887 - - - - - - **£1,278,000**

PAID-UP CAPITAL, RESERVES, and UNDIVIDED PROFIT - - - - - - - **2,413,000**

Property of nearly all descriptions insured, at Home or Abroad, at the lowest rates of premium corresponding to the risk.

The Company's Policies cover damage by Lightning, and by Explosion of Gas in buildings not forming part of any Gas Works.


COPE
G.P.

COPE'S CIGARETTES. Hand made.

Are made by English Girls in a model English Factory.

BIRD'S EYE	3d. per packet of 12.
JULIANA	3d. per packet of 10.
WHIFFS	4d. per packet of 10.
OUR MUTUAL FRIEND,	4d. per packet of 10.
SOLACE	6d. per packet of 10.
GOLDEN CLOUD .... WITH and WITHOUT TUBES	6d. per box of 12.
FAIRY—A Cigar Cigarette,	9d. per bundle of 10.
DUBEC—Finest Turkish	9d. per box of 10. 1s. per box of 20.

COPE'S CIGARS.

COPE'S COURTS	1d. Smoke.
ENGLAND'S BEST	2d. Cigar.
PRAIRIE	2d. Cigar.
BURGOMASTER	3d. Cigar.
ST. GEORGE	4d. Cigar.

Sold by all Tobacconists.

COPE'S CIGARS and CIGARETTES are made by English Girls. Are not made in Continental Prisons.

COPE'S CIGARS and CIGARETTES are made in a model English Factory. Are not made in the Slums of Cairo or Constantinople.

TOBACCO WORKS:—10, LORD NELSON STREET, LIVERPOOL.
Branch Tobacco Factory—89, GREAT EASTERN STREET, LONDON, E.C.

For "All sorts and conditions of men."

COPE'S PACKET TOBACCOS.

COPE'S SMOKING MIXTURE.

COPE'S BRISTOL BIRD'S EYE.

GOLDEN CLOUD.

COPE'S GOLDEN SHAG.

OUR MUTUAL FRIEND.

COPE'S CUT CAVENDISH.

RIFLE CAKE. **May Flower, full flavour.**
Rose Bud, mild flavour.

All of which are sold in packets only, 1 oz. and upwards, bearing our Registered Trade Mark.

*** In the event of our Packet Tobaccos not being procurable in your district a 1 lb. Parcel, of assorted samples, will be supplied, carriage paid, on receipt of P. O. 7/6.

As our business is entirely wholesale the addresses of Dealers, in places where we are inadequately represented, are earnestly invited, so that latest Lists, Terms, &c. may be forwarded.

LIVERPOOL: 10, Lord Nelson St. LONDON: 89, Great Eastern St. E.C.

COPE'S
BRISTOL BIRD'S EYE.
Sold in Packets only.

(FAC-SIMILE OF LABEL.)

PLEASE EXAMINE OUR SIGNATURE

Cope, Brothers & Co.

& THE TRADE MARK

(FAC-SIMILE OF LABEL.)

TO MAKE A RICH FLAVORED SMOKING MIXTURE WITH 2oz. OF BIRDS EYE USE 1oz. OF COPES C. C. CAVENDISH

WHEN YOU ASK FOR IT, SEE THAT YOU GET IT.

Smokers not getting it are requested to write to the Head Office, Lord Nelson Street, Liverpool, for a List of Tobacconists in their locality who sell COPE'S BRISTOL BIRD'S EYE.

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